Certificate Number: 15317-PAE-DE-038577582

Bankruptcy Case Number: 19-10648



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>June 16, 2024</u>, at <u>12:30</u> o'clock <u>PM PDT</u>, <u>Loretta Gracia</u> completed a course on personal financial management given <u>by telephone</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 16, 2024 By: /s/Kaycee Cadano

Name: Kaycee Cadano

Title: <u>Credit Counselor</u>